संबंधित प्रशिक्षण कार्यक्रमों के अंतर्गत प्रशिक्षण प्राप्त कर लिया हो अथवा वे अपनी कार्यकुशलता में सुधार कर लें।

(3) वर्तमान व्यवस्था के अनुसार काम को जमाने से पूर्व सहायता देने के बाय काम जम जाने के बाद सहायता दे की पद्धति अपनाना।

(4) समन्वित ग्रामीण विकास कार्यक्रम ऋणों को बेहतर वसूली के उपाय।

(5) कार्यशील पूंजी की पूर्ति करने की आवश्यकता।

(6) ऋण चुकाने की व्यावहारिक अनुसूची तैयार करना और प्रतिभूति मुक्त ऋणों की सीमा बढ़ाना।

(7) बेहतर योजनायें बनाने और संरचना संबंधी विकास करने को तरजीह देना।

(8) अधिक ऋण और अधिक सबसिडी मुहैया कराकर प्रति परिवार सहायता के स्तर में वृद्धि करना।

(ग) और (घ) इस रिपोर्ट को इस समय भारतीय रिजर्व बैंक और ग्रामीण विकास मंत्रालय में जांच की जा रही है। मंत्रालय भारतीय रिजर्व बैंक के परामर्श से रिपोर्ट के संबंध में अंतिम निर्णय लेगा।

Rural Financial Institutions

1475. DR. NAUNIHAL SINGH: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that to reduce financial poverty, Government have created a network of Rural Financial Institutions (RFIs), if so, the details thereof;

(b) whether it is a fact that though the number of banks may have grown, the village money lender is still virtually the only source of credit;

(c) whether it is a fact that Government have not been able to replicate the success of other countries in creating RFIs to make them either self-sustaining or actually competent in meeting the needs of the rural poor if so, the reasons therefor; and

(d) the details of steps benig taken by Government to improve the service of these banks to attain the goals?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (DEPARTMENT OF RURAL DEVELOPMENT) (SHRI UTTAMBHAI PATEL): (a) Under the multi-agency approach to rural lending in the country there is a network of cooperatives, rural branches of commercial banks and regional rural banks which cater to the credit needs of rural areas. Details are as under:

	No. of Institution 2nd June 1993
8	
Co-operatives.	
State Co-operatives Banks	28
Central Co-operative Banks	354
Primary Agricultural Credit Societies	8834
fltate Land Development Banks	20
Primary Land Development Banks	706

2. *Commercial Banks*

78 banks with 21,738 rural branches

3. *Regional Rural Banks*

196 banks with 14,511 branches

(b) Although village money lender continues to occupy an important position in rural areas, the credit institutions play a very important role in catering to the credit requirements of rural areas. Institutional credit it estimated to have reached a level of Rs. 15,100 crores during 1993-94 as against Rs. 13.933 crores during 1992-93.

(c) India being a country with diverse geographical economic and social conditions peculiar to each States/area it is difficult to replicate any model which is successful in other countries.

(d) Government of India and Reserve Bank of India (RBI) have kept rural credit under constant review during the last two years. Meetings have been with the Chief Executives of Commercial Banks on the subject. A number of steps have been taken to revamp the rural credit. The banks are required to grant at least 18 per cent their net bank credit as finance to agriculture. RBI has advised to all Scheduled Commercial anks to make every effort to achieve the stipulated target and sub-targets within the above mentioned time frame. Failure on their part could invite bank specific policy measures which could include raising of reserve requirements of withdrawal of refinance facilities and/or such other measures deemed necessary. RBI have urged banks to draw up special credit plans with a iew to achieving distinct and marked improvement in flow of credit to agriculture in the financial year 1994-95. RBI/National Bank for Agriculture and Rural Development (NABARD) have taken the following measures to strenghthen Regional Rural Banks (RRBs):

(i) Permission to relocate loss making branches of RRBs at commercially viable centres.

(ii) Freeing of some RRBs from service area obligations.

(iii) RRBs have been permitted to finance non-target Group lending upto 60 per cent of the fresh lendings w.e.f. 1.1.1994.

(iv) RRBs may issue guarantee on behalf of their customers.

(v) The limit for purchase/discount of demand drafts and cheques by RRBs upto Rs. 10,000/- per customers and upto Rs 25,000/- per branch at any point of time are enhanced to Rs. 25,000/- and Rs. 1,00,000/- respectively.

(vi) RRBs may undertake issue of Rupee Traveller Cheques as agents of their sponsor banks.

(vii) RRS are allowed to issue draft. TTs in consultation with their sponsor banks.

(viii) RRBs may install safe deposit lockerks after a cost benet analysis.

A series of measures have been initiated to revitalise the co-operative banks. As a sequal to the Hon'ble Finance Minister's announcement in the Union Budget for 1994-95 that NABARD would enter into Memorandum of Understandings (MOUs) with the Co-operative Banks and the State Governments concerned on the basis of the State specific Development Action Plans (DAPs) to be prepared by the co-operative banks in the respective states viz. Andhra Pradesh. Assam, Karnataka Maharashtra and Tamil Nadu have been sent to respective State Governments/Banks for their views The MOU provides for performance of specific actions by the parties concerned over a time bound plan for making the cooperative banks viable and strong to adequately meet the agricultural and rural credit requirements in tre State.

Targets/Achievements under NREP

1476. SHRI BHAGABAN MAJHI:
SHRI RAHASBIHARI BARIK:

Will the PRIME MINISTER be pleased to state:

(a) the details of State-wise targets fixed and actual achievements made